# STATE OF MICHIGAN DEPARTMENT OF LABOR & ECONOMIC GROWTH OFFICE OF FINANCIAL AND INSURANCE REGULATION

# Before the Commissioner of Financial and Insurance Regulation

In the matter of:

Office of Financial and Insurance Regulation

Enforcement Case No.08-06718

Petitioner,

v

UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY,

Respor	ıdent
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Issued and entered Chief Deputy Commissioner

## **CONSENT ORDER AND STIPULATION**

### A. Findings of fact and conclusions of law

- 1. Contrary to R 500.2212(5), Respondent failed to submit to the Commissioner by July 1, 2007, a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses or to submit a letter certifying that Respondent had no forms in effect in Michigan.
- 2. Based on the foregoing conduct, Respondent has violated R 500.2212.

### B. Order

Based on the findings of fact and conclusions of law above and Respondent's stipulation, the Commissioner ORDERS that:

- 1. Respondent shall immediately cease and desist from operating in such a manner as to violate R 500.2212.
- 2. Respondent shall immediately submit to the Commissioner a list certified as complete and accurate of all forms in effect in Michigan containing shortened limitation of action clauses, or to submit a letter certifying that Respondent has no forms in effect in Michigan.

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3. Respondent shall pay to the State of Michigan, through the Office of Financial and Insurance Regulation, a fine in the amount of \$1,000. The fine shall be paid within thirty (30) days of the date of entry of this Order.

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